

## Truth in Savings Addendum

\*A qualifying IRA Deposit must be made with new money into a new 13-month CD. New money is money not held in an account at First Bank of Manhattan at the time of deposit. You must deposit \$500 to open this account. Offer expires April 15, 2025, and may be extended, modified, or discontinued at any time.

\*\*A gift card will be delivered 30 days after the promotion period ends on April 15, 2025, if the deposit is as follows: \$500-\$1500, \$25 gift card; \$1501-\$2500, \$50 gift card; \$2501-\$5000, \$75 gift card; \$5001 or more, \$150 gift card.

Value of gift card may be reported on Internal Revenue Service (IRS) Form 1099 and may be considered taxable income to you. Consult a tax advisor regarding your situation.